

## Exhibit “6”

to the Affirmation of Sean P. Carter Transmitting Evidence in Support of Plaintiffs’  
Memorandum of Law in Opposition to the Motion to Dismiss of the Kingdom of Saudi Arabia  
and Saudi High Commission for Relief of Bosnia & Herzegovina

STATEMENT UNDER OATH

OF

ZACARIAS MOUSSAOUI

The following statement was taken at 9:31 a.m.  
before Priscilla Naff Medina, Registered Professional  
Reporter and Notary Public in and for the State of  
Colorado:

ADMAX USP  
5880 Highway 67  
Florence, Colorado 81226  
October 21, 2014

PRESENT:

For the Federal  
Insurance Plaintiffs  
and Plaintiffs'  
Executive Committees:

SEAN P. CARTER, ESQ.  
J. SCOTT TARBUTTON, ESQ.  
Cozen O'Connor  
1900 Market Street  
Philadelphia, Pennsylvania 19103

For the Ashton  
Plaintiffs, 9/11  
victims, and  
Plaintiffs' Executive  
Committees:

ANDREW J. MALONEY, III, ESQ.  
Plaintiffs' Liason Counsel  
Kreindler & Kreindler, LLP  
750 Third Avenue  
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For the Burnett  
Plaintiffs and  
Plaintiffs' Executive  
Committees:

ROBERT T. HAEFELE, ESQ.  
Motley Rice LLC  
28 Bridgeside Boulevard  
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For the O'Neill  
Plaintiffs and  
Plaintiffs' Executive  
Committees:

JERRY S. GOLDMAN, ESQ.  
Anderson Kill, P.C.  
1251 Avenue of the Americas  
New York, New York 10020

Also Present:

John Fawcett  
Evan Kohlmann

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I N D E X

Page Number

Examination by Mr. Carter

3

E X H I B I T S

Exhibit Number

Initial Reference

(No exhibits were marked for identification.)

1 P R O C E E D I N G S

2 MR. CARTER: Mr. Moussaoui, when we reached the  
3 expiration of the visiting time yesterday we were speaking  
4 about your work in creating an elect -- electronic  
5 database of al-Qaeda's donors in the period of 1998 and  
6 1999, and we would like to speak with you a bit more about  
7 that and close out your statement on that subject.

8 Before we do so can we follow the same process  
9 yesterday with regard to your oath?

10 THE WITNESS: Yes. I swear by Allah that  
11 everything I say in this testimony is true. I swear by  
12 Allah that everything I say in this testimony is true. I  
13 swear by Allah that everything I say in this testimony is  
14 true. I swear by Allah that everything I say in this  
15 testimony is true.

16 EXAMINATION

17 BY MR. CARTER:

18 Q Mr. Moussaoui, when we began speaking about  
19 this subject you mentioned to us that you had presented  
20 your resume to Osama bin Laden in 1998, and you mentioned  
21 some of the qualifications that you identified on your  
22 resume. What particular business degrees did you identify  
23 on the resume that was submitted to Osama bin Laden?

24 A I -- I -- I told him that I had the Master  
25 degree in International Business from the University --

1 University of South Bank in London, and also a -- a  
2 diploma of the Institute of Export in London, and also a  
3 business degree of Commerce Technology from French -- a  
4 French degree, okay, and -- so that's the main credential  
5 I think for the education, okay.

6 And, of course, I speak English and French, and  
7 colloquial Arabic.

8 Q Were there many other members of al-Qaeda at  
9 that time who had that kind of business education?

10 A Absolutely no one, absolutely -- at the time  
11 al-Qaeda -- I was only person, okay, who spoke English and  
12 who was trusted, they -- they were absolutely nobody, and  
13 it's only by 2000 that there were some other people who  
14 came who spoke English. After the -- I brought the only  
15 other person spoke English but don't have any kind of  
16 education, is Richard Reid, and he was never involved with  
17 any kind of leadership position or decision position  
18 because he -- he's not -- he's not Arab and he's not a  
19 true Muslim by bir -- by birth, so he don't have the same  
20 level of trust with them at all.

21 Q Did you believe that your education and fluency  
22 in English were significant factors in Osama bin Laden  
23 deciding to delegate you to build the electronic database?

24 A The combination of the fact that I was in  
25 Chechnya and the fact that I speak English, and I was

1     knowledgeable at the time because I was fresh from my  
2     study and some job experience into this commercial and  
3     financial activity definitely make Osama bin Laden decide  
4     that, yes, this is the guy I need.

5           Q     In connection with constructing this database  
6     you mentioned that you had access to certain types of  
7     financial documents, can you describe the kinds of  
8     financial documents you saw?

9           A     A lot of statement from bank about financial  
10    position, a lot of document about a -- credit -- credit  
11    and bill of lading, line of credit, insurance regarding,  
12    you know, transportation of material -- I know that most  
13    of them were fake -- but that's the kind of thing.

14                   And also bank statement, okay, regarding  
15    deposits and the transfer of money from -- whether Saudi  
16    Arabia or from Dubai or -- that's what -- what -- mainly  
17    from Saudi Arabia and Dubai money was moving around. And  
18    from Emirate, 'cause sometime I show Dubai and Emirate.

19           Q     Were there any particular banks in Dubai that  
20    were involved in these transactions you saw?

21           A     I do remember Cha -- Charter -- Standard  
22    Charter, I -- I remember this bank. A bank -- I remember  
23    the National -- National -- the National Commercial Bank  
24    of Saudi Arabia. It was not in Dubai, but in Saudi  
25    Arabia.

1                   And also there was the bank of -- Arab Bank,  
2    okay, and the Saudi American Bank, and there was the --  
3    the Rajhi -- the Rajhi bank -- or Foundation.

4                   And the -- the -- they had -- also they were  
5    using -- it's not a bank, it's a system, okay, that you --  
6    you give money to somebody, and somebody -- the other  
7    country trusted give you the equivalent. It's not -- it's  
8    not the bank, there is no paper.

9           Q       Is this the Hawala system?

10          A       Yeah. And -- that's what, the Ha -- Hawala  
11   system, and it's -- it's -- you -- there's no money  
12   involved, it's -- and that's -- initially when I came they  
13   would bring a lot of these, you know, but because of the  
14   mon -- the level of money was increasing they wanted to  
15   give us --

16                   THE COURT REPORTER: Give us what?

17                   MR. CARTER: Diversify.

18                   THE COURT REPORTER: Thank you.

19                   THE WITNESS: Diversify.

20          Q       (By Mr. Carter) You indicated previously that  
21   there were front -- front companies set up in Pakistan to  
22   facilitate some of the transfers, do you know where they  
23   were located in Pakistan?

24          A       Yes, what I know, in Karachi that was the  
25   main -- main thing, 'cause in Karachi they use the sea

1 port, okay, and they -- they were having a full document  
2 of stuff, but also they were buying thing needed for the  
3 camp and also the organization, okay. So all -- what I  
4 know that most of the activity co -- bus -- business  
5 activity was conducted in Karachi.

6 Q Was there a particular person who was in charge  
7 of that business activity?

8 A Abdullah al-Pakistani, and Ba -- Badr. He's  
9 not Arab, he's not -- he's not Pakistani, I think he's  
10 from -- he's an immigrant from Mayanmar, but -- but he --  
11 I know he's not Arab, okay, and I know he's not Pakistani,  
12 I heard he's from East, but he wasn't African, he was  
13 raised in Kuwait.

14 Q Did you ever personally receive money in  
15 Karachi to take back to Afghanistan?

16 A Many time I -- when our -- when even --  
17 sometime even I will go from -- from Kandahar to Karachi  
18 to the -- do some Internet or do some business with  
19 help -- helping people to travel, or to do some -- some  
20 activity that we are needed, but on my way back I will  
21 take money to -- to bring back to Kandahar from the  
22 brother Abdullah al Pakistani or Badar, or -- or even  
23 Mukhtar, will bring back some money to them.

24 Because in Pakistan you don't have any banking  
25 system and you only use \$100 bill, you can't have a \$50



1 bill, nobody takes it in -- in Afghanistan. And -- and  
2 the bill must be brand-new, they don't take used currency,  
3 you -- that -- that's -- that -- at the time it was very  
4 problematic, you can't have -- you don't have -- you give  
5 a \$100 bill to somebody and you take it to give to  
6 somebody, no, that's not how it work, okay (indicating).  
7 You have to give it to the money dealer and he give you  
8 Pakistani money, and anything else you are stuck, you have  
9 to wait until you go back to Pakistan and take the new --  
10 the new \$100 bill, and that's all yours.

11 Q Do you know what the money you were bringing  
12 back was being used for?

13 A It was being -- being used -- like I know --  
14 because I -- sometimes I saw -- I saw -- at some point in  
15 time I run the -- the guest house, the -- the secret  
16 arrangements from the guest house, so -- and on the visa I  
17 used to organize the -- the shop inside the guest house,  
18 and also paid for the cleaning -- the -- the cleaner and  
19 all this, and also buy -- because we -- we brought builder  
20 to -- to do the electric, you know, the old toi -- toilet  
21 and the shower, okay, and I -- I am the one who went and  
22 pay.

23 I used to go to the market once a week, okay,  
24 to buy all thing for the shop, okay, and also buy all the  
25 food, it was a large amount, I think about a thousand of

1 dollar on the week, because at some point when -- on  
2 2000 -- in 2000 they probably have in the guest house more  
3 than 200 people at the time.

4 Q All right. The guest house was separate from  
5 the camp, correct?

6 A Definitely was very far. The camp was in the  
7 wilderness, it was a -- a minimum two-hour drive in the  
8 desert away from any kind of road, okay. The -- the --  
9 the guest house was across the road from the Arabic  
10 Institute, Hajji Habash, okay. It was -- it was not in  
11 the center of Kandahar, but it was inside Kandahar.

12 Q And was al-Qaeda also using the money from its  
13 donors to sustain the training camp?

14 A That the -- that's the purpose. And we also  
15 have a lot of money going -- brought by the -- the -- the  
16 brother, the mujahideen, who will come and they will give  
17 you \$10,000, okay, and it will be handled mainly by Abu  
18 Khubayb, who used to be the Emir, the only person above  
19 me, okay, and Abu Bakr al-Suri used to be the one who will  
20 keep the account. Me, I was the se -- in charge of  
21 security.

22 Q And, so, was the money also being used to train  
23 the al-Qaeda members?

24 A The money was used to -- to -- for them to buy  
25 all the supply for the feeding the camp, to buy for the --

1 the ammunition, okay, 'cause we used to buy it from the  
2 Taliban, okay; to buy any medical expense. 'Cause when  
3 somebody would come in sick we bring back initially to the  
4 Chinese hospital, okay -- there were no Chinese there, but  
5 they just called it the Chinese hospital, okay -- and,  
6 then, after that we go back to the -- the -- the clinic,  
7 who was at the back initially toward -- inside the --  
8 the -- the -- the guest house. Later on we move it back  
9 on the back of the Arabic Institute so that it become a  
10 different place.

11 And the -- we use all the money also to  
12 transfer people, for example, when -- when we have people  
13 being injured in the -- in the -- in Kan -- in -- in the  
14 front line in Kabul, okay, we will have for people to pay  
15 helicopter if they were severely -- severely injured to  
16 bring back from Kabul to -- to Kandahar.

17 Didn't happen often, but I -- I do remember one  
18 it happen for somebody who had very, very dif -- big  
19 injury, and we used to pay this. We used to pay for  
20 doctor.

21 We -- the money -- the donation who came was  
22 used on a daily basis for all the expense of the camp  
23 and -- and the mujahideen.

24 Q Do you remember the amounts of any of the  
25 donations reflected on the database you built?

1           A     I do, ye -- yes. I mean, you talk about  
2 million of dollar, that's -- million of dollar. You  
3 had -- for example, they -- depending -- the -- the -- the  
4 Saudi, okay -- the Saudi prince, you know, Abdullah -- and  
5 he was a new prince at the time, you know -- they will  
6 give 2, \$3 million, okay, and it was -- each time they  
7 will have interaction with somebody from there, because  
8 most of the -- the top-ranking close to Osama bin Laden  
9 were also from the biggest family in Saudi Arabia.

10                 For example, the house we use -- you know,  
11 Abu -- Abu Ghaith is the one you -- brother-in-law of  
12 Osama bin Laden that you -- you -- was captured and in  
13 jail, he -- he marry the -- the widow of Hafs, the Hafs is  
14 the -- the nephew is from the family of the -- the Defense  
15 Minister of Saudi Arabia of the Air Force. He's one of  
16 the -- of the biggest family.

17                 And his uncle, who is the same age -- it is not  
18 uncommon in Arabic, okay, same age -- I think he is Sakaf,  
19 okay, he's the -- he's uncle, and they are -- both become  
20 family member of Osama bin Laden, but the -- the big  
21 brother of Sakaf was the uncle of house, his bro -- big  
22 brother was 80-year-old and he have family, one of the  
23 brother is the Minister, like I just say, of the Air  
24 Force. He's a -- he's a top general or a minister, one of  
25 the two, you understand me?

1 Q (Attorney nodded.)

2 A So when I say each time for country that you  
3 have these people going to Saudi Arabia, or Bin Baz or  
4 Uthaimeen or Shehri, or Hammoud al-Uqlaa, they will come  
5 back and say to Sakaf, okay, he gave X amount of money for  
6 this, okay.

7 Initially I heard it and initially I -- I wrote  
8 for -- for -- for Shaykh Abu Hafs and Shaykh Saeed, and I  
9 will only know that he brought 1 million, 2 million and 3  
10 million, and it was something that was not a big deal  
11 for -- for them, you know, they are -- it was something  
12 that very common in the inner circle of the Saudi, because  
13 they all are from the richest family in Saudi Arabia.

14 Q And all of this money was used to sustain  
15 al-Qaeda's operations, correct?

16 A Absolutely. I mean, all this money were there  
17 to buy, because -- to expenses I have because --  
18 especially to set up the camp, because nothing was there,  
19 it was the desert, so we have to pay Afghan to dig a well,  
20 you have to dig to build the base for tent and camp and  
21 medical, everything was created from scratch, it was very  
22 expensive, okay. You have to move material from -- from  
23 Kabul to -- to it's all done, and spending, I mean,  
24 hundred of thousand of dollar on a weekly basis, you know.

25 You have a lot of car, you have to pay for the

1 maintenance of the tank and dozer, okay, and all of the  
2 spare part, and all of this money came from Shaykh Saeed,  
3 it was given from Shaykh Saeed, and it was hundred.

4 And everybody would get expense as a -- as a --  
5 as a ratio, a quota, from the family, from -- every child  
6 have X amount of money, every woman have X amount of  
7 money, every person have X amount of money, okay, so you  
8 have 10 children you will receive a -- I don't know  
9 exactly, but you will receive a -- quite substantial of  
10 money. And they were living quite a decent life by  
11 Afghan -- Afghani standards, they were not living in  
12 poverty.

13 Q To clarify, you're saying that the al-Qaeda  
14 members received salaries?

15 A They do, absolutely. A salary -- the word is  
16 just "salary," but a -- a location or -- I don't know,  
17 kind of salary, but . . .

18 (A discussion was held off the record between  
19 Mr. Goldman and Mr. Carter.)

20 MR. CARTER: Mr. Moussaoui, I don't think we  
21 have anything else on this issue, thank you very much.

22 THE WITNESS: Thank you. And . . .

23 MR. CARTER: Can you take your oath?

24 THE WITNESS: Yeah. I swear by Allah that  
25 everything I just said is true. I jus -- I said -- I

1 swear by Allah that everything I just say is true. I

2 swear by Allah that everything I just say is true. I

3 swear by Allah that everything I just say is true.

4 MR. CARTER: Okay, great.

5 (The statement under oath was concluded at 9:50

6 a.m., on Tuesday, October 21, 2014.)

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1 REPORTER'S CERTIFICATE

2 I, Priscilla Naff Medina, Registered  
3 Professional Reporter and Notary Public in and for the  
4 State of Colorado, do hereby certify that prior to the  
5 commencement of the examination the Witness first duly  
6 swore to testify the truth; that said statement under oath  
7 was taken in shorthand by me at the time and place  
8 hereinabove set forth and was thereafter reduced to  
9 typewritten form by me, as per the foregoing transcript;  
10 that the same is a full, true, and correct transcription  
11 of my shorthand notes then and there taken.

12 I further certify that I am not related to,  
13 employed by, nor of counsel for any of the parties or  
14 attorneys herein, nor otherwise interested in the event of  
15 the within action.

16 My commission expires July 2, 2015, and I have  
17 hereunto set my hand this October 24, 2014.

18

19

20 Registered Professional Reporter  
21 and  
Notary Public

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<b>A</b>	<b>Arabic</b> 4:7 9:9 10:9 11:18 <b>arrangements</b> 8:16 <b>Ashton</b> 1:16 <b>Attorney</b> 12:1 <b>attorneys</b> 15:14 <b>Avenue</b> 1:18,23	<b>brother</b> 7:22 9:16 11:21,22 11:23 <b>brother-in-law</b> 11:11 <b>brought</b> 4:14 8:19 9:15 12:9 <b>build</b> 4:23 12:20 <b>builder</b> 8:19 <b>built</b> 10:25 <b>Burnett</b> 1:19 <b>bus</b> 7:4 <b>business</b> 3:22,25 4:3,9 7:4,7,18 <b>buy</b> 8:19,24,24 9:24,25 10:1,2 12:17 <b>buying</b> 7:2	<b>cleaner</b> 8:18 <b>cleaning</b> 8:18 <b>clinic</b> 10:6 <b>close</b> 3:7 11:8 <b>colloquial</b> 4:7 <b>Colorado</b> 1:9,11 15:4 <b>combination</b> 4:24 <b>come</b> 9:16 10:3 12:4 <b>commencement</b> 15:5 <b>Commerce</b> 4:3 <b>commercial</b> 5:2 5:23 <b>commission</b> 15:16 <b>Committees</b> 1:15,18,21,23 <b>common</b> 12:12 <b>companies</b> 6:21 <b>concluded</b> 14:5 <b>conducted</b> 7:5 <b>connection</b> 5:5 <b>constructing</b> 5:5 <b>correct</b> 9:5 12:15 15:10 <b>counsel</b> 1:17 15:13 <b>country</b> 6:7 12:2 <b>course</b> 4:6 <b>COURT</b> 6:16,18 <b>Cozen</b> 1:14 <b>created</b> 12:21 <b>creating</b> 3:4 <b>credential</b> 4:4 <b>credit</b> 5:10,10 5:11 <b>currency</b> 8:2	<b>decent</b> 13:10 <b>decide</b> 5:3 <b>deciding</b> 4:23 <b>decision</b> 4:17 <b>Defense</b> 11:14 <b>definitely</b> 5:3 9:6 <b>degree</b> 3:25 4:3 4:4 <b>degrees</b> 3:22 <b>delegate</b> 4:23 <b>depending</b> 11:3 <b>deposits</b> 5:15 <b>describe</b> 5:7 <b>desert</b> 9:8 12:19 <b>dif</b> 10:18 <b>different</b> 10:10 <b>dig</b> 12:19,20 <b>diploma</b> 4:2 <b>discussion</b> 13:18 <b>Diversify</b> 6:17 6:19 <b>doctor</b> 10:20 <b>document</b> 5:10 7:1 <b>documents</b> 5:7,8 <b>dollar</b> 9:1 11:2,2 12:24 <b>donation</b> 10:21 <b>donations</b> 10:25 <b>donors</b> 3:5 9:13 <b>dozer</b> 13:1 <b>drive</b> 9:7 <b>Dubai</b> 5:16,17 5:18,19,24 <b>duly</b> 15:5
	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>
<b>a.m</b> 1:6 14:6 <b>Abdullah</b> 7:8,22 11:4 <b>absolutely</b> 4:10 4:10,12 12:16 13:15 <b>Abu</b> 9:17,19 11:11,11 12:8 <b>access</b> 5:6 <b>account</b> 9:20 <b>action</b> 15:15 <b>activity</b> 5:3 7:4 7:5,7,20 <b>ADMAX</b> 1:10 <b>Afghan</b> 12:19 13:11 <b>Afghani</b> 13:11 <b>Afghanistan</b> 7:15 8:1 <b>African</b> 7:12 <b>age</b> 11:17,18 <b>Air</b> 11:15,23 <b>al</b> 7:22 <b>al-Pakistani</b> 7:8 <b>al-Qaeda</b> 4:8,11 9:12,23 13:13 <b>al-Qaeda's</b> 3:5 12:15 <b>al-Suri</b> 9:19 <b>al-Uqlaa</b> 12:4 <b>Allah</b> 3:10,12,13 3:14 13:24 14:1,2,3 <b>American</b> 6:2 <b>Americas</b> 1:23 <b>ammunition</b> 10:1 <b>amount</b> 8:25 12:5 13:6,6,7 <b>amounts</b> 10:24 <b>Anderson</b> 1:22 <b>ANDREW</b> 1:16 <b>Arab</b> 4:18 6:1 7:9,11 <b>Arabia</b> 5:16,17 5:24,25 11:9 11:15 12:3,13	<b>B</b> 2:4 <b>Ba</b> 7:8 <b>back</b> 7:15,20,21 7:23 8:9,12 10:3,6,7,8,9,16 12:5 <b>Badar</b> 7:22 <b>Badr</b> 7:8 <b>Bakr</b> 9:19 <b>bank</b> 4:1 5:9,14 5:22,22,23 6:1 6:1,2,3,5,8 <b>banking</b> 7:24 <b>banks</b> 5:19 <b>base</b> 12:20 <b>basis</b> 10:22 12:24 <b>Baz</b> 12:3 <b>began</b> 3:18 <b>believe</b> 4:21 <b>big</b> 10:18 11:20 11:21 12:10 <b>biggest</b> 11:9,16 <b>bill</b> 5:11 7:25 8:1,2,5,10 <b>bin</b> 3:20,23 4:22 5:3 11:8,12,20 12:3 <b>bir</b> 4:19 <b>birth</b> 4:19 <b>bit</b> 3:6 <b>Boulevard</b> 1:20 <b>brand-new</b> 8:2 <b>Bridgeside</b> 1:20 <b>bring</b> 6:13 7:21 7:23 10:3,16 <b>bringing</b> 8:11 <b>bro</b> 11:21	<b>C</b> 3:1 <b>called</b> 10:5 <b>camp</b> 7:3 9:5,6 9:13,25 10:22 12:18,20 <b>captured</b> 11:12 <b>car</b> 12:25 <b>Carolina</b> 1:21 <b>Carter</b> 1:13 2:3 3:2,17 6:17,20 13:19,20,23 14:4 <b>cause</b> 5:18 6:25 10:1,2 <b>center</b> 9:11 <b>certain</b> 5:6 <b>CERTIFICA...</b> 15:1 <b>certify</b> 15:4,12 <b>Cha</b> 5:21 <b>charge</b> 7:6 9:20 <b>Charter</b> 5:21,22 <b>Chechnya</b> 4:25 <b>child</b> 13:5 <b>children</b> 13:8 <b>Chinese</b> 10:4,4,5 <b>circle</b> 12:12 <b>clarify</b> 13:13	<b>D</b> 2:1 3:1 <b>daily</b> 10:22 <b>database</b> 3:5 4:23 5:5 10:25 <b>deal</b> 12:10 <b>dealer</b> 8:7	<b>E</b> 2:1,4 3:1,1 <b>East</b> 7:12 <b>education</b> 4:5,9 4:16,21 <b>elect</b> 3:4 <b>electric</b> 8:20 <b>electronic</b> 3:4 4:23 <b>Emir</b> 9:18 <b>Emirate</b> 5:18,18

<b>employed</b> 15:13 <b>English</b> 4:6,11 4:14,15,22,25 <b>equivalent</b> 6:7 <b>especially</b> 12:18 <b>ESQ</b> 1:13,14,16 1:19,22 <b>Evan</b> 1:25 <b>event</b> 15:14 <b>everybody</b> 13:4 <b>exactly</b> 13:9 <b>examination</b> 2:3 3:16 15:5 <b>example</b> 10:12 11:3,10 <b>Executive</b> 1:15 1:18,20,23 <b>Exhibit</b> 2:5 <b>exhibits</b> 2:6 <b>expense</b> 10:2,22 13:4 <b>expenses</b> 12:17 <b>expensive</b> 12:22 <b>experience</b> 5:2 <b>expiration</b> 3:3 <b>expires</b> 15:16 <b>Export</b> 4:2	<b>Force</b> 11:15,24 <b>foregoing</b> 15:9 <b>form</b> 15:9 <b>forth</b> 15:8 <b>Foundation</b> 6:3 <b>French</b> 4:3,4,6 <b>fresh</b> 5:1 <b>front</b> 6:21,21 10:14 <b>full</b> 7:1 15:10 <b>further</b> 15:12	<b>hereinabove</b> 15:8 <b>hereunto</b> 15:17 <b>Highway</b> 1:10 <b>hospital</b> 10:4,5 <b>house</b> 8:15,16 8:17 9:2,4,9 10:8 11:10,21 <b>hundred</b> 12:24 13:3	<b>July</b> 15:16 <b>jus</b> 13:25	<b>lot</b> 5:9,10 6:13 9:15 12:25
	<b>G</b>	<b>I</b>	<b>K</b>	<b>M</b>
<b>G</b> 3:1 <b>general</b> 11:24 <b>Ghaith</b> 11:11 <b>give</b> 6:6,7,15,16 8:4,5,7,7 9:16 11:6 <b>given</b> 13:3 <b>go</b> 7:17 8:9,23 10:6 <b>going</b> 9:15 12:3 <b>Goldman</b> 1:22 13:19 <b>great</b> 14:4 <b>guest</b> 8:15,16,17 9:2,4,9 10:8 <b>guy</b> 5:4		<b>identification</b> 2:6 <b>identified</b> 3:21 <b>identify</b> 3:22 <b>III</b> 1:16 <b>immigrant</b> 7:10 <b>increasing</b> 6:14 <b>indicated</b> 6:20 <b>indicating</b> 8:6 <b>Initial</b> 2:5 <b>initially</b> 6:12 10:3,7 12:7,7 <b>injured</b> 10:13,15 <b>injury</b> 10:19 <b>inner</b> 12:12 <b>inside</b> 8:17 9:11 10:7 <b>Institute</b> 4:2 9:10 10:9 <b>insurance</b> 1:14 5:11 <b>interaction</b> 11:7 <b>interested</b> 15:14 <b>International</b> 3:25 <b>Internet</b> 7:18 <b>involved</b> 4:16 5:20 6:12 <b>issue</b> 13:21	<b>Kabul</b> 10:14,16 12:23 <b>Kan</b> 10:13 <b>Kandahar</b> 7:17 7:21 9:11,11 10:16 <b>Karachi</b> 6:24,25 7:5,15,17 <b>keep</b> 9:20 <b>Khubayb</b> 9:18 <b>Kill</b> 1:22 <b>kind</b> 4:9,15,17 5:13 9:8 13:17 <b>kinds</b> 5:7 <b>know</b> 5:12,12 6:13,22,24 7:4 7:11,11 8:11 8:13,20 11:4,5 11:10 12:9,11 12:24 13:8,16 <b>knowledgeable</b> 5:1 <b>Kohlmann</b> 1:25 <b>Kreindler</b> 1:17 1:17 <b>Kuwait</b> 7:13	<b>main</b> 4:4 6:25 6:25 <b>maintenance</b> 13:1 <b>MALONEY</b> 1:16 <b>marked</b> 2:6 <b>market</b> 1:15 8:23 <b>marry</b> 11:13 <b>Master</b> 3:24 <b>material</b> 5:12 12:22 <b>Mayanmar</b> 7:10 <b>mean</b> 11:1 12:16 12:23 <b>medical</b> 10:2 12:21 <b>Medina</b> 1:7 15:2 <b>member</b> 11:20 <b>members</b> 4:8 9:23 13:14 <b>mentioned</b> 3:19 3:20 5:6 <b>million</b> 11:2,2,6 12:9,9,10 <b>minimum</b> 9:7 <b>minister</b> 11:15 11:23,24 <b>mon</b> 6:14 <b>money</b> 5:15,17 6:6,11,14 7:14 7:21,23 8:7,8 8:11 9:12,15 9:22,24 10:11 10:21 12:5,14 12:16 13:2,6,7 13:7,10 <b>Motley</b> 1:20 <b>Moussaoui</b> 1:4 3:2,18 13:20 <b>move</b> 10:8 12:22 <b>moving</b> 5:17 <b>Mt</b> 1:21
<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	
<b>facilitate</b> 6:22 <b>fact</b> 4:24,25 <b>factors</b> 4:22 <b>fake</b> 5:13 <b>family</b> 11:9,14 11:16,20,22 12:13 13:5 <b>far</b> 9:6 <b>Fawcett</b> 1:24 <b>Federal</b> 1:13 <b>feeding</b> 9:25 <b>financial</b> 5:3,7,8 5:9 <b>first</b> 15:5 <b>Florence</b> 1:11 <b>fluency</b> 4:21 <b>follow</b> 3:8 <b>following</b> 1:6 <b>food</b> 8:25	<b>H</b> 2:4 <b>Ha</b> 6:10 <b>Habash</b> 9:10 <b>HAEFELE</b> 1:19 <b>Hafs</b> 11:13,13 12:8 <b>Hajji</b> 9:10 <b>Hammoud</b> 12:4 <b>hand</b> 15:17 <b>handled</b> 9:17 <b>happen</b> 10:17,18 <b>Hawala</b> 6:9,10 <b>heard</b> 7:12 12:7 <b>held</b> 13:18 <b>helicopter</b> 10:15 <b>help</b> 7:19 <b>helping</b> 7:19	<b>J</b> 1:14,16 <b>jail</b> 11:13 <b>JERRY</b> 1:22 <b>job</b> 5:2 <b>John</b> 1:24	<b>Laden</b> 3:20,23 4:22 5:3 11:8 11:12,20 <b>lading</b> 5:11 <b>large</b> 8:25 <b>leadership</b> 4:17 <b>level</b> 4:20 6:14 <b>Liason</b> 1:17 <b>life</b> 13:10 <b>line</b> 5:11 10:14 <b>living</b> 13:10,11 <b>LLC</b> 1:20 <b>LLP</b> 1:17 <b>located</b> 6:23 <b>location</b> 13:16 <b>London</b> 4:1,2	

<b>mujahideen</b> 9:16 10:23 <b>Mukhtar</b> 7:23 <b>Muslim</b> 4:19	4:22 5:3 11:8 11:12,20	15:2	<b>richest</b> 12:13 <b>right</b> 9:4 <b>road</b> 9:8,9 <b>ROBERT</b> 1:19 <b>run</b> 8:15	<b>spare</b> 13:2 <b>speak</b> 3:6 4:6,25 <b>speaking</b> 3:3,18 <b>spending</b> 12:23 <b>spoke</b> 4:11,14 4:15 <b>Standard</b> 5:21 <b>standards</b> 13:11 <b>State</b> 1:8 15:4 <b>statement</b> 1:2,6 3:7 5:9,14 14:5 15:6 <b>Street</b> 1:15 <b>stuck</b> 8:8 <b>study</b> 5:2 <b>stuff</b> 7:2 <b>subject</b> 3:7,19 <b>submitted</b> 3:23 <b>substantial</b> 13:9 <b>supply</b> 9:25 <b>sustain</b> 9:13 12:14 <b>swear</b> 3:10,11 3:13,14 13:24 14:1,2,3 <b>swore</b> 15:6 <b>system</b> 6:5,9,11 7:25
<b>N</b>	<b>P</b>	<b>probably</b> 9:2 <b>problematic</b> 8:4 <b>process</b> 3:8 <b>Professional</b> 1:7 15:3,20 <b>Public</b> 1:8 15:3 15:21 <b>purpose</b> 9:14	<b>S</b>	
<b>N</b> 2:1 3:1 <b>Naff</b> 1:7 15:2 <b>National</b> 5:23,23 5:23 <b>need</b> 5:4 <b>needed</b> 7:2,20 <b>nephew</b> 11:14 <b>never</b> 4:16 <b>new</b> 1:18,18,23 1:23 8:9,10 11:5 <b>nodded</b> 12:1 <b>Notary</b> 1:8 15:3 15:21 <b>notes</b> 15:11 <b>Number</b> 2:2,5	<b>P</b> 1:13 3:1 <b>P.C</b> 1:22 <b>Page</b> 2:2 <b>paid</b> 8:18 <b>Pakistan</b> 6:21 6:23 7:24 8:9 <b>Pakistani</b> 7:9,11 7:22 8:8 <b>paper</b> 6:8 <b>part</b> 13:2 <b>particular</b> 3:22 5:19 7:6 <b>parties</b> 15:13 <b>pay</b> 8:22 10:14 10:19,19 12:19 12:25 <b>Pennsylvania</b> 1:15 <b>people</b> 4:13 7:19 9:3 10:12,12 10:14 12:3 <b>period</b> 3:5 <b>person</b> 4:11,15 7:6 9:18 13:7 <b>personally</b> 7:14 <b>Philadelphia</b> 1:15 <b>place</b> 10:10 15:7 <b>Plaintiffs</b> 1:14 1:17,20,22 <b>Plaintiffs'</b> 1:14 1:17,18,20,23 <b>Pleasant</b> 1:21 <b>point</b> 8:14 9:1 <b>port</b> 7:1 <b>position</b> 4:17,17 5:10 <b>poverty</b> 13:12 <b>Present</b> 1:12,24 <b>presented</b> 3:19 <b>previously</b> 6:20 <b>prince</b> 11:4,5 <b>prior</b> 15:4 <b>Priscilla</b> 1:7	<b>Q</b> <b>qualifications</b> 3:21 <b>quite</b> 13:9,10 <b>quota</b> 13:5	<b>S</b> <b>S</b> 1:22 2:4 3:1 <b>Saeed</b> 12:8 13:2 13:3 <b>Sakaf</b> 11:18,21 12:5 <b>salaries</b> 13:14 <b>salary</b> 13:15,16 13:17 <b>Saudi</b> 5:15,17 5:24,24 6:2 11:4,4,9,15 12:3,12,13 <b>saw</b> 5:8,20 8:14 8:14 <b>saying</b> 13:13 <b>SCOTT</b> 1:14 <b>scratch</b> 12:21 <b>se</b> 9:20 <b>sea</b> 6:25 <b>SEAN</b> 1:13 <b>secret</b> 8:15 <b>security</b> 9:21 <b>separate</b> 9:4 <b>set</b> 6:21 12:18 15:8,17 <b>severely</b> 10:15 10:15 <b>Shaykh</b> 12:8,8 13:2,3 <b>Shehri</b> 12:4 <b>shop</b> 8:17,24 <b>shorthand</b> 15:7 15:11 <b>show</b> 5:18 <b>shower</b> 8:21 <b>sick</b> 10:3 <b>significant</b> 4:22 <b>somebody</b> 6:6,6 8:5,6 10:3,18 11:7 <b>South</b> 1:21 4:1	<b>T</b> <b>T</b> 1:19 2:4 <b>take</b> 7:15,21 8:2 8:5,9 13:23 <b>taken</b> 1:6 15:7 15:11 <b>takes</b> 8:1 <b>Taliban</b> 10:2 <b>talk</b> 11:1 <b>tank</b> 13:1 <b>TARBUTTON</b> 1:14 <b>Technology</b> 4:3 <b>tent</b> 12:20 <b>testify</b> 15:6 <b>testimony</b> 3:11 3:12,13,15 <b>thank</b> 6:18 13:21,22
<b>O</b>		<b>R</b>		
<b>O</b> 3:1 <b>O'Connor</b> 1:14 <b>O'Neill</b> 1:22 <b>oath</b> 1:2 3:9 13:23 14:5 15:6 <b>October</b> 1:11 14:6 15:17 <b>okay</b> 4:4,5,11 5:14 6:2,5 7:1 7:3,11 8:6,21 8:23,24 9:8,10 9:17,19 10:1,2 10:4,5,14 11:4 11:6,18,19 12:5,6,22 13:1 13:7 14:4 <b>old</b> 8:20 <b>once</b> 8:23 <b>operations</b> 12:15 <b>organization</b> 7:3 <b>organize</b> 8:17 <b>Osama</b> 3:20,23		<b>R</b> 3:1 <b>raised</b> 7:13 <b>Rajhi</b> 6:3,3 <b>ratio</b> 13:5 <b>reached</b> 3:2 <b>receive</b> 7:14 13:8,9 <b>received</b> 13:14 <b>record</b> 13:18 <b>reduced</b> 15:8 <b>Reference</b> 2:5 <b>reflected</b> 10:25 <b>regard</b> 3:9 <b>regarding</b> 5:11 5:14 <b>Registered</b> 1:7 15:2,20 <b>Reid</b> 4:16 <b>related</b> 15:12 <b>remember</b> 5:21 5:22,22 10:17 10:24 <b>Reporter</b> 1:8 6:16,18 15:3 15:20 <b>REPORTER'S</b> 15:1 <b>resume</b> 3:20,22 3:23 <b>Rice</b> 1:20 <b>Richard</b> 4:16		

<b>thing</b> 5:13 6:25 7:2 8:24	<b>uncommon</b> 11:18	<b>1</b>	<b>9:50</b> 14:5	
<b>think</b> 4:5 7:9 8:25 11:18 13:20	<b>understand</b> 11:25	<b>1</b> 12:9		
<b>Third</b> 1:18	<b>University</b> 3:25	<b>10</b> 13:8		
<b>thousand</b> 8:25 12:24	4:1	<b>10,000</b> 9:17		
<b>time</b> 3:3 4:9,10 5:1 7:16 8:3,15 9:3 11:5,6 12:2 15:7	<b>use</b> 6:25 7:25 10:11 11:10	<b>100</b> 7:25 8:5,10		
<b>toi</b> 8:20	<b>USP</b> 1:10	<b>10017</b> 1:18		
<b>toilet</b> 8:20	<b>Uthaimen</b> 12:4	<b>10020</b> 1:23		
<b>told</b> 3:24	<b>V</b>	<b>1251</b> 1:23		
<b>top</b> 11:24	<b>victims</b> 1:17	<b>1900</b> 1:15		
<b>top-ranking</b> 11:8	<b>visa</b> 8:16	<b>19103</b> 1:15		
<b>train</b> 9:22	<b>visiting</b> 3:3	<b>1998</b> 3:5,20		
<b>training</b> 9:13	<b>W</b>	<b>1999</b> 3:6		
<b>transactions</b> 5:20	<b>wait</b> 8:9	<b>2</b>		
<b>transcript</b> 15:9	<b>wanted</b> 6:14	<b>2</b> 11:6 12:9 15:16		
<b>transcription</b> 15:10	<b>wasn't</b> 7:12	<b>200</b> 9:3		
<b>transfer</b> 5:15 10:12	<b>way</b> 7:20	<b>2000</b> 4:13 9:2,2		
<b>transfers</b> 6:22	<b>week</b> 8:23 9:1	<b>2014</b> 1:11 14:6 15:17		
<b>transportation</b> 5:12	<b>weekly</b> 12:24	<b>2015</b> 15:16		
<b>travel</b> 7:19	<b>went</b> 8:21	<b>21</b> 1:11 14:6		
<b>true</b> 3:11,12,14 3:15 4:19 13:25 14:1,2,3 15:10	<b>widow</b> 11:13	<b>24</b> 15:17		
<b>trust</b> 4:20	<b>wilderness</b> 9:7	<b>28</b> 1:20		
<b>trusted</b> 4:12 6:7	<b>Witness</b> 3:10 6:19 13:22,24 15:5	<b>29464</b> 1:21		
<b>truth</b> 15:6	<b>woman</b> 13:6	<b>3</b>		
<b>Tuesday</b> 14:6	<b>word</b> 13:15	<b>3</b> 2:3 11:6 12:9		
<b>two</b> 11:25	<b>work</b> 3:4 8:6	<b>4</b>		
<b>two-hour</b> 9:7	<b>wrote</b> 12:7	<b>5</b>		
<b>types</b> 5:6	<b>X</b>	<b>50</b> 7:25		
<b>typewritten</b> 15:9	<b>X</b> 2:1,4 12:5 13:6,6,7	<b>5880</b> 1:10		
<b>U</b>	<b>Y</b>	<b>6</b>		
<b>uncle</b> 11:17,19 11:21	<b>ye</b> 11:1	<b>67</b> 1:10		
	<b>Yeah</b> 6:10 13:24	<b>7</b>		
	<b>yesterday</b> 3:3,9	<b>750</b> 1:18		
	<b>York</b> 1:18,18,23 1:23	<b>8</b>		
	<b>Z</b>	<b>80-year-old</b> 11:22		
	<b>ZACARIAS</b> 1:4	<b>81226</b> 1:11		
	<b>0</b>	<b>9</b>		
		<b>9/11</b> 1:17		
		<b>9:31</b> 1:6		

<b>A</b>	<b>Arabic</b> 4:7 9:9 10:9 11:18 <b>arrangements</b> 8:16 <b>Ashton</b> 1:16 <b>Attorney</b> 12:1 <b>attorneys</b> 15:14 <b>Avenue</b> 1:18,23	<b>brother</b> 7:22 9:16 11:21,22 11:23 <b>brother-in-law</b> 11:11 <b>brought</b> 4:14 8:19 9:15 12:9 <b>build</b> 4:23 12:20 <b>builder</b> 8:19 <b>built</b> 10:25 <b>Burnett</b> 1:19 <b>bus</b> 7:4 <b>business</b> 3:22,25 4:3,9 7:4,7,18 <b>buy</b> 8:19,24,24 9:24,25 10:1,2 12:17 <b>buying</b> 7:2	<b>cleaner</b> 8:18 <b>cleaning</b> 8:18 <b>clinic</b> 10:6 <b>close</b> 3:7 11:8 <b>colloquial</b> 4:7 <b>Colorado</b> 1:9,11 15:4 <b>combination</b> 4:24 <b>come</b> 9:16 10:3 12:4 <b>commencement</b> 15:5 <b>Commerce</b> 4:3 <b>commercial</b> 5:2 5:23 <b>commission</b> 15:16 <b>Committees</b> 1:15,18,21,23 <b>common</b> 12:12 <b>companies</b> 6:21 <b>concluded</b> 14:5 <b>conducted</b> 7:5 <b>connection</b> 5:5 <b>constructing</b> 5:5 <b>correct</b> 9:5 12:15 15:10 <b>counsel</b> 1:17 15:13 <b>country</b> 6:7 12:2 <b>course</b> 4:6 <b>COURT</b> 6:16,18 <b>Cozen</b> 1:14 <b>created</b> 12:21 <b>creating</b> 3:4 <b>credential</b> 4:4 <b>credit</b> 5:10,10 5:11 <b>currency</b> 8:2	<b>decent</b> 13:10 <b>decide</b> 5:3 <b>deciding</b> 4:23 <b>decision</b> 4:17 <b>Defense</b> 11:14 <b>definitely</b> 5:3 9:6 <b>degree</b> 3:25 4:3 4:4 <b>degrees</b> 3:22 <b>delegate</b> 4:23 <b>depending</b> 11:3 <b>deposits</b> 5:15 <b>describe</b> 5:7 <b>desert</b> 9:8 12:19 <b>dif</b> 10:18 <b>different</b> 10:10 <b>dig</b> 12:19,20 <b>diploma</b> 4:2 <b>discussion</b> 13:18 <b>Diversify</b> 6:17 6:19 <b>doctor</b> 10:20 <b>document</b> 5:10 7:1 <b>documents</b> 5:7,8 <b>dollar</b> 9:1 11:2,2 12:24 <b>donation</b> 10:21 <b>donations</b> 10:25 <b>donors</b> 3:5 9:13 <b>dozer</b> 13:1 <b>drive</b> 9:7 <b>Dubai</b> 5:16,17 5:18,19,24 <b>duly</b> 15:5
	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>
<b>a.m</b> 1:6 14:6 <b>Abdullah</b> 7:8,22 11:4 <b>absolutely</b> 4:10 4:10,12 12:16 13:15 <b>Abu</b> 9:17,19 11:11,11 12:8 <b>access</b> 5:6 <b>account</b> 9:20 <b>action</b> 15:15 <b>activity</b> 5:3 7:4 7:5,7,20 <b>ADMAX</b> 1:10 <b>Afghan</b> 12:19 13:11 <b>Afghani</b> 13:11 <b>Afghanistan</b> 7:15 8:1 <b>African</b> 7:12 <b>age</b> 11:17,18 <b>Air</b> 11:15,23 <b>al</b> 7:22 <b>al-Pakistani</b> 7:8 <b>al-Qaeda</b> 4:8,11 9:12,23 13:13 <b>al-Qaeda's</b> 3:5 12:15 <b>al-Suri</b> 9:19 <b>al-Uqlaa</b> 12:4 <b>Allah</b> 3:10,12,13 3:14 13:24 14:1,2,3 <b>American</b> 6:2 <b>Americas</b> 1:23 <b>ammunition</b> 10:1 <b>amount</b> 8:25 12:5 13:6,6,7 <b>amounts</b> 10:24 <b>Anderson</b> 1:22 <b>ANDREW</b> 1:16 <b>Arab</b> 4:18 6:1 7:9,11 <b>Arabia</b> 5:16,17 5:24,25 11:9 11:15 12:3,13	<b>B</b> 2:4 <b>Ba</b> 7:8 <b>back</b> 7:15,20,21 7:23 8:9,12 10:3,6,7,8,9,16 12:5 <b>Badar</b> 7:22 <b>Badr</b> 7:8 <b>Bakr</b> 9:19 <b>bank</b> 4:1 5:9,14 5:22,22,23 6:1 6:1,2,3,5,8 <b>banking</b> 7:24 <b>banks</b> 5:19 <b>base</b> 12:20 <b>basis</b> 10:22 12:24 <b>Baz</b> 12:3 <b>began</b> 3:18 <b>believe</b> 4:21 <b>big</b> 10:18 11:20 11:21 12:10 <b>biggest</b> 11:9,16 <b>bill</b> 5:11 7:25 8:1,2,5,10 <b>bin</b> 3:20,23 4:22 5:3 11:8,12,20 12:3 <b>bir</b> 4:19 <b>birth</b> 4:19 <b>bit</b> 3:6 <b>Boulevard</b> 1:20 <b>brand-new</b> 8:2 <b>Bridgeside</b> 1:20 <b>bring</b> 6:13 7:21 7:23 10:3,16 <b>bringing</b> 8:11 <b>bro</b> 11:21	<b>C</b> 3:1 <b>called</b> 10:5 <b>camp</b> 7:3 9:5,6 9:13,25 10:22 12:18,20 <b>captured</b> 11:12 <b>car</b> 12:25 <b>Carolina</b> 1:21 <b>Carter</b> 1:13 2:3 3:2,17 6:17,20 13:19,20,23 14:4 <b>cause</b> 5:18 6:25 10:1,2 <b>center</b> 9:11 <b>certain</b> 5:6 <b>CERTIFICA...</b> 15:1 <b>certify</b> 15:4,12 <b>Cha</b> 5:21 <b>charge</b> 7:6 9:20 <b>Charter</b> 5:21,22 <b>Chechnya</b> 4:25 <b>child</b> 13:5 <b>children</b> 13:8 <b>Chinese</b> 10:4,4,5 <b>circle</b> 12:12 <b>clarify</b> 13:13	<b>D</b> 2:1 3:1 <b>daily</b> 10:22 <b>database</b> 3:5 4:23 5:5 10:25 <b>deal</b> 12:10 <b>dealer</b> 8:7	<b>E</b> 2:1,4 3:1,1 <b>East</b> 7:12 <b>education</b> 4:5,9 4:16,21 <b>elect</b> 3:4 <b>electric</b> 8:20 <b>electronic</b> 3:4 4:23 <b>Emir</b> 9:18 <b>Emirate</b> 5:18,18



<b>employed</b> 15:13 <b>English</b> 4:6,11 4:14,15,22,25 <b>equivalent</b> 6:7 <b>especially</b> 12:18 <b>ESQ</b> 1:13,14,16 1:19,22 <b>Evan</b> 1:25 <b>event</b> 15:14 <b>everybody</b> 13:4 <b>exactly</b> 13:9 <b>examination</b> 2:3 3:16 15:5 <b>example</b> 10:12 11:3,10 <b>Executive</b> 1:15 1:18,20,23 <b>Exhibit</b> 2:5 <b>exhibits</b> 2:6 <b>expense</b> 10:2,22 13:4 <b>expenses</b> 12:17 <b>expensive</b> 12:22 <b>experience</b> 5:2 <b>expiration</b> 3:3 <b>expires</b> 15:16 <b>Export</b> 4:2	<b>Force</b> 11:15,24 <b>foregoing</b> 15:9 <b>form</b> 15:9 <b>forth</b> 15:8 <b>Foundation</b> 6:3 <b>French</b> 4:3,4,6 <b>fresh</b> 5:1 <b>front</b> 6:21,21 10:14 <b>full</b> 7:1 15:10 <b>further</b> 15:12	<b>hereinabove</b> 15:8 <b>hereunto</b> 15:17 <b>Highway</b> 1:10 <b>hospital</b> 10:4,5 <b>house</b> 8:15,16 8:17 9:2,4,9 10:8 11:10,21 <b>hundred</b> 12:24 13:3	<b>July</b> 15:16 <b>jus</b> 13:25	<b>lot</b> 5:9,10 6:13 9:15 12:25
	<b>G</b>	<b>I</b>	<b>K</b>	<b>M</b>
<b>G</b> 3:1 <b>general</b> 11:24 <b>Ghaith</b> 11:11 <b>give</b> 6:6,7,15,16 8:4,5,7,7 9:16 11:6 <b>given</b> 13:3 <b>go</b> 7:17 8:9,23 10:6 <b>going</b> 9:15 12:3 <b>Goldman</b> 1:22 13:19 <b>great</b> 14:4 <b>guest</b> 8:15,16,17 9:2,4,9 10:8 <b>guy</b> 5:4		<b>identification</b> 2:6 <b>identified</b> 3:21 <b>identify</b> 3:22 <b>III</b> 1:16 <b>immigrant</b> 7:10 <b>increasing</b> 6:14 <b>indicated</b> 6:20 <b>indicating</b> 8:6 <b>Initial</b> 2:5 <b>initially</b> 6:12 10:3,7 12:7,7 <b>injured</b> 10:13,15 <b>injury</b> 10:19 <b>inner</b> 12:12 <b>inside</b> 8:17 9:11 10:7 <b>Institute</b> 4:2 9:10 10:9 <b>insurance</b> 1:14 5:11 <b>interaction</b> 11:7 <b>interested</b> 15:14 <b>International</b> 3:25 <b>Internet</b> 7:18 <b>involved</b> 4:16 5:20 6:12 <b>issue</b> 13:21	<b>Kabul</b> 10:14,16 12:23 <b>Kan</b> 10:13 <b>Kandahar</b> 7:17 7:21 9:11,11 10:16 <b>Karachi</b> 6:24,25 7:5,15,17 <b>keep</b> 9:20 <b>Khubayb</b> 9:18 <b>Kill</b> 1:22 <b>kind</b> 4:9,15,17 5:13 9:8 13:17 <b>kinds</b> 5:7 <b>know</b> 5:12,12 6:13,22,24 7:4 7:11,11 8:11 8:13,20 11:4,5 11:10 12:9,11 12:24 13:8,16 <b>knowledgeable</b> 5:1 <b>Kohlmann</b> 1:25 <b>Kreindler</b> 1:17 1:17 <b>Kuwait</b> 7:13	<b>main</b> 4:4 6:25 6:25 <b>maintenance</b> 13:1 <b>MALONEY</b> 1:16 <b>marked</b> 2:6 <b>market</b> 1:15 8:23 <b>marry</b> 11:13 <b>Master</b> 3:24 <b>material</b> 5:12 12:22 <b>Mayanmar</b> 7:10 <b>mean</b> 11:1 12:16 12:23 <b>medical</b> 10:2 12:21 <b>Medina</b> 1:7 15:2 <b>member</b> 11:20 <b>members</b> 4:8 9:23 13:14 <b>mentioned</b> 3:19 3:20 5:6 <b>million</b> 11:2,2,6 12:9,9,10 <b>minimum</b> 9:7 <b>minister</b> 11:15 11:23,24 <b>mon</b> 6:14 <b>money</b> 5:15,17 6:6,11,14 7:14 7:21,23 8:7,8 8:11 9:12,15 9:22,24 10:11 10:21 12:5,14 12:16 13:2,6,7 13:7,10 <b>Motley</b> 1:20 <b>Moussaoui</b> 1:4 3:2,18 13:20 <b>move</b> 10:8 12:22 <b>moving</b> 5:17 <b>Mt</b> 1:21
<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	
<b>facilitate</b> 6:22 <b>fact</b> 4:24,25 <b>factors</b> 4:22 <b>fake</b> 5:13 <b>family</b> 11:9,14 11:16,20,22 12:13 13:5 <b>far</b> 9:6 <b>Fawcett</b> 1:24 <b>Federal</b> 1:13 <b>feeding</b> 9:25 <b>financial</b> 5:3,7,8 5:9 <b>first</b> 15:5 <b>Florence</b> 1:11 <b>fluency</b> 4:21 <b>follow</b> 3:8 <b>following</b> 1:6 <b>food</b> 8:25	<b>H</b> 2:4 <b>Ha</b> 6:10 <b>Habash</b> 9:10 <b>HAEFELE</b> 1:19 <b>Hafs</b> 11:13,13 12:8 <b>Hajji</b> 9:10 <b>Hammoud</b> 12:4 <b>hand</b> 15:17 <b>handled</b> 9:17 <b>happen</b> 10:17,18 <b>Hawala</b> 6:9,10 <b>heard</b> 7:12 12:7 <b>held</b> 13:18 <b>helicopter</b> 10:15 <b>help</b> 7:19 <b>helping</b> 7:19	<b>J</b> 1:14,16 <b>jail</b> 11:13 <b>JERRY</b> 1:22 <b>job</b> 5:2 <b>John</b> 1:24	<b>Laden</b> 3:20,23 4:22 5:3 11:8 11:12,20 <b>lading</b> 5:11 <b>large</b> 8:25 <b>leadership</b> 4:17 <b>level</b> 4:20 6:14 <b>Liason</b> 1:17 <b>life</b> 13:10 <b>line</b> 5:11 10:14 <b>living</b> 13:10,11 <b>LLC</b> 1:20 <b>LLP</b> 1:17 <b>located</b> 6:23 <b>location</b> 13:16 <b>London</b> 4:1,2	

<b>mujahideen</b> 9:16 10:23 <b>Mukhtar</b> 7:23 <b>Muslim</b> 4:19	4:22 5:3 11:8 11:12,20	15:2 <b>probably</b> 9:2 <b>problematic</b> 8:4 <b>process</b> 3:8 <b>Professional</b> 1:7 15:3,20 <b>Public</b> 1:8 15:3 15:21 <b>purpose</b> 9:14	<b>richest</b> 12:13 <b>right</b> 9:4 <b>road</b> 9:8,9 <b>ROBERT</b> 1:19 <b>run</b> 8:15	<b>spare</b> 13:2 <b>speak</b> 3:6 4:6,25 <b>speaking</b> 3:3,18 <b>spending</b> 12:23 <b>spoke</b> 4:11,14 4:15 <b>Standard</b> 5:21 <b>standards</b> 13:11 <b>State</b> 1:8 15:4 <b>statement</b> 1:2,6 3:7 5:9,14 14:5 15:6 <b>Street</b> 1:15 <b>stuck</b> 8:8 <b>study</b> 5:2 <b>stuff</b> 7:2 <b>subject</b> 3:7,19 <b>submitted</b> 3:23 <b>substantial</b> 13:9 <b>supply</b> 9:25 <b>sustain</b> 9:13 12:14 <b>swear</b> 3:10,11 3:13,14 13:24 14:1,2,3 <b>swore</b> 15:6 <b>system</b> 6:5,9,11 7:25
<b>N</b>	<b>P</b>	<b>Q</b>	<b>S</b>	<b>T</b>
<b>N</b> 2:1 3:1 <b>Naff</b> 1:7 15:2 <b>National</b> 5:23,23 5:23 <b>need</b> 5:4 <b>needed</b> 7:2,20 <b>nephew</b> 11:14 <b>never</b> 4:16 <b>new</b> 1:18,18,23 1:23 8:9,10 11:5 <b>nodded</b> 12:1 <b>Notary</b> 1:8 15:3 15:21 <b>notes</b> 15:11 <b>Number</b> 2:2,5	<b>P</b> 1:13 3:1 <b>P.C</b> 1:22 <b>Page</b> 2:2 <b>paid</b> 8:18 <b>Pakistan</b> 6:21 6:23 7:24 8:9 <b>Pakistani</b> 7:9,11 7:22 8:8 <b>paper</b> 6:8 <b>part</b> 13:2 <b>particular</b> 3:22 5:19 7:6 <b>parties</b> 15:13 <b>pay</b> 8:22 10:14 10:19,19 12:19 12:25 <b>Pennsylvania</b> 1:15 <b>people</b> 4:13 7:19 9:3 10:12,12 10:14 12:3 <b>period</b> 3:5 <b>person</b> 4:11,15 7:6 9:18 13:7 <b>personally</b> 7:14 <b>Philadelphia</b> 1:15 <b>place</b> 10:10 15:7 <b>Plaintiffs</b> 1:14 1:17,20,22 <b>Plaintiffs'</b> 1:14 1:17,18,20,23 <b>Pleasant</b> 1:21 <b>point</b> 8:14 9:1 <b>port</b> 7:1 <b>position</b> 4:17,17 5:10 <b>poverty</b> 13:12 <b>Present</b> 1:12,24 <b>presented</b> 3:19 <b>previously</b> 6:20 <b>prince</b> 11:4,5 <b>prior</b> 15:4 <b>Priscilla</b> 1:7	<b>qualifications</b> 3:21 <b>quite</b> 13:9,10 <b>quota</b> 13:5	<b>S</b> <b>S</b> 1:22 2:4 3:1 <b>Saeed</b> 12:8 13:2 13:3 <b>Sakaf</b> 11:18,21 12:5 <b>salaries</b> 13:14 <b>salary</b> 13:15,16 13:17 <b>Saudi</b> 5:15,17 5:24,24 6:2 11:4,4,9,15 12:3,12,13 <b>saw</b> 5:8,20 8:14 8:14 <b>saying</b> 13:13 <b>SCOTT</b> 1:14 <b>scratch</b> 12:21 <b>se</b> 9:20 <b>sea</b> 6:25 <b>SEAN</b> 1:13 <b>secret</b> 8:15 <b>security</b> 9:21 <b>separate</b> 9:4 <b>set</b> 6:21 12:18 15:8,17 <b>severely</b> 10:15 10:15 <b>Shaykh</b> 12:8,8 13:2,3 <b>Shehri</b> 12:4 <b>shop</b> 8:17,24 <b>shorthand</b> 15:7 15:11 <b>show</b> 5:18 <b>shower</b> 8:21 <b>sick</b> 10:3 <b>significant</b> 4:22 <b>somebody</b> 6:6,6 8:5,6 10:3,18 11:7 <b>South</b> 1:21 4:1	<b>T</b> <b>T</b> 1:19 2:4 <b>take</b> 7:15,21 8:2 8:5,9 13:23 <b>taken</b> 1:6 15:7 15:11 <b>takes</b> 8:1 <b>Taliban</b> 10:2 <b>talk</b> 11:1 <b>tank</b> 13:1 <b>TARBUTTON</b> 1:14 <b>Technology</b> 4:3 <b>tent</b> 12:20 <b>testify</b> 15:6 <b>testimony</b> 3:11 3:12,13,15 <b>thank</b> 6:18 13:21,22

<b>thing</b> 5:13 6:25 7:2 8:24	<b>uncommon</b> 11:18	<b>1</b>	<b>9:50</b> 14:5	
<b>think</b> 4:5 7:9 8:25 11:18 13:20	<b>understand</b> 11:25	<b>1</b> 12:9		
<b>Third</b> 1:18	<b>University</b> 3:25 4:1	<b>10</b> 13:8		
<b>thousand</b> 8:25 12:24	<b>use</b> 6:25 7:25 10:11 11:10	<b>10,000</b> 9:17		
<b>time</b> 3:3 4:9,10 5:1 7:16 8:3,15 9:3 11:5,6 12:2 15:7	<b>USP</b> 1:10	<b>100</b> 7:25 8:5,10		
<b>toi</b> 8:20	<b>Uthaimen</b> 12:4	<b>10017</b> 1:18		
<b>toilet</b> 8:20	<b>V</b>	<b>10020</b> 1:23		
<b>told</b> 3:24	<b>victims</b> 1:17	<b>1251</b> 1:23		
<b>top</b> 11:24	<b>visa</b> 8:16	<b>1900</b> 1:15		
<b>top-ranking</b> 11:8	<b>visiting</b> 3:3	<b>19103</b> 1:15		
<b>train</b> 9:22	<b>W</b>	<b>1998</b> 3:5,20		
<b>training</b> 9:13	<b>wait</b> 8:9	<b>1999</b> 3:6		
<b>transactions</b> 5:20	<b>wanted</b> 6:14	<b>2</b>		
<b>transcript</b> 15:9	<b>wasn't</b> 7:12	<b>2</b> 11:6 12:9 15:16		
<b>transcription</b> 15:10	<b>way</b> 7:20	<b>200</b> 9:3		
<b>transfer</b> 5:15 10:12	<b>week</b> 8:23 9:1	<b>2000</b> 4:13 9:2,2		
<b>transfers</b> 6:22	<b>weekly</b> 12:24	<b>2014</b> 1:11 14:6 15:17		
<b>transportation</b> 5:12	<b>went</b> 8:21	<b>2015</b> 15:16		
<b>travel</b> 7:19	<b>widow</b> 11:13	<b>21</b> 1:11 14:6		
<b>true</b> 3:11,12,14 3:15 4:19 13:25 14:1,2,3 15:10	<b>wilderness</b> 9:7	<b>24</b> 15:17		
<b>trust</b> 4:20	<b>Witness</b> 3:10 6:19 13:22,24 15:5	<b>28</b> 1:20		
<b>trusted</b> 4:12 6:7	<b>woman</b> 13:6	<b>29464</b> 1:21		
<b>truth</b> 15:6	<b>word</b> 13:15	<b>3</b>		
<b>Tuesday</b> 14:6	<b>work</b> 3:4 8:6	<b>3</b> 2:3 11:6 12:9		
<b>two</b> 11:25	<b>wrote</b> 12:7	<b>4</b>		
<b>two-hour</b> 9:7	<b>X</b>	<b>5</b>		
<b>types</b> 5:6	<b>X</b> 2:1,4 12:5 13:6,6,7	<b>50</b> 7:25		
<b>typewritten</b> 15:9	<b>Y</b>	<b>5880</b> 1:10		
<b>U</b>	<b>ye</b> 11:1	<b>6</b>		
<b>uncle</b> 11:17,19 11:21	<b>Yeah</b> 6:10 13:24	<b>67</b> 1:10		
	<b>yesterday</b> 3:3,9	<b>7</b>		
	<b>York</b> 1:18,18,23 1:23	<b>750</b> 1:18		
	<b>Z</b>	<b>8</b>		
	<b>ZACARIAS</b> 1:4	<b>80-year-old</b> 11:22		
	<b>0</b>	<b>81226</b> 1:11		
		<b>9</b>		
		<b>9/11</b> 1:17		
		<b>9:31</b> 1:6		